

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JASON A RAKE
DANIELLE S RAKE
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-70313 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/20/2017 and confirmed on 6/8/17 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		117,753.91
Less Refunds to Debtor	489.13	
TOTAL AMOUNT OF PLAN FUND		117,264.78

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,648.00	
Trustee Fee	5,491.21	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,139.21

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FEDERAL HOME LOAN MORTGAGE CORF Acct: 5963	0.00	36,816.72	0.00	36,816.72
	FEDERAL HOME LOAN MORTGAGE CORF Acct: 5963	9,852.43	9,852.43	0.00	9,852.43
	SHEFFIELD FINANCIAL/B B & T* Acct: 1876	15,220.76	15,220.76	2,330.18	17,550.94
	CLEARFIELD COUNTY TAX CLM BUR Acct: 0321	0.00	0.00	0.00	0.00
	JEFFERSON CAPITAL SYSTEMS LLC* Acct: 3991	21,378.80	21,378.80	3,272.92	24,651.72
					88,871.81

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	JASON A RAKE Acct:	0.00	0.00	0.00	0.00
	JASON A RAKE Acct:	489.13	489.13	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,648.00	3,648.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 7658	8,884.51	8,884.51	0.00	8,884.51
					8,884.51

Unsecured					
	AMERICAN WEB LOAN++ Acct: 3071	0.00	0.00	0.00	0.00
	APEX ASSET Acct: 4726	0.00	0.00	0.00	0.00
	APEX ASSET Acct: 8134	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,116.87	697.47	0.00	697.47

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3382				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 4258				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	350.07	218.62	0.00	218.62
	Acct: 3212				
	PRA RECEIVABLES MANAGEMENT LLC - /	9,600.87	5,995.62	0.00	5,995.62
	Acct: 4189				
	SANDY TOWNSHIP MUNICIPAL AUTHORIT	1,718.50	1,073.18	0.00	1,073.18
	Acct: 3959				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 6118				
	BILL ME LATER INC A/S/F SYNCHRONY B/	2,125.13	1,327.11	0.00	1,327.11
	Acct: 4299				
	TARGET FINANCE LLC	0.00	0.00	0.00	0.00
	Acct: 6473				
	INTERNAL REVENUE SERVICE*	1,693.00	1,057.25	0.00	1,057.25
	Acct: 7658				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 6118				
	SHAPIRO & DENARDO LLC*	0.00	0.00	0.00	0.00
	Acct: 29CD				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					10,369.25

TOTAL PAID TO CREDITORS

108,125.57

TOTAL CLAIMED

PRIORITY 8,884.51

SECURED 46,451.99

UNSECURED 16,604.44

Date: 05/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

JASON A RAKE
DANIELLE S RAKE
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:17-70313 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jason A Rake
Danielle S Rake
Debtors

Case No. 17-70313-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: May 26, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jason A Rake, Danielle S Rake, 442 Quarry Avenue, Du Bois, PA 15801-3518
14407033	+ Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
14407036	+ Clearfield County Tax Claim Bureau, 230 East Market Street, Clearfield, PA 16830-2448
14407040	+ Sandy Township Municipal Authority, P.O. Box 443, Du Bois, PA 15801-0443
14407041	+ Shapiro & DeNardo, LLC, c/o Christopher A. DeNardo, Esquire, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
14407046	+ Target Finance, LLC, P.O. Box 516, Hays, MT 59527-0516

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2022 23:54:05	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 26 2022 23:55:00	SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 26 2022 23:55:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: SLBKNotices@nationalbankruptcy.com	May 26 2022 23:55:00	Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883
cr	+ Email/Text: bncmail@w-legal.com	May 26 2022 23:55:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14407032	+ Email/Text: ebn@americanwebloan.com	May 26 2022 23:55:00	American Web Loan, 522 North 14th Street #130, Ponca City, OK 74601-4654
14407033	^ MEBN	May 26 2022 23:46:28	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
14407034	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 23:53:36	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14681656	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 26 2022 23:55:00	COMENITY CAPITAL BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14649487	+ Email/Text: bankruptcy@consumerportfolio.com	May 26 2022 23:55:00	CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071
14407037	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 26 2022 23:55:00	Comenitybk/bonton, 3100 Easton Square Pl, Columbus, OH 43219-6232
14407038	+ Email/Text: bankruptcy@consumerportfolio.com		

District/off: 0315-7

User: auto

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		May 26 2022 23:55:00	Consumer Portfolio Svc, 16355 Laguna Canyon Rd, Irvine, CA 92618-3801
15175391	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 26 2022 23:55:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14419518	Email/Text: sbse.cio.bnc.mail@irs.gov	May 26 2022 23:55:00	Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
14964388	Email/Text: JCAP_BNC_Notices@jcap.com	May 26 2022 23:55:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14407035	Email/PDF: ais.chase.ebn@aisinfo.com	May 26 2022 23:53:31	Chase Card, Po Box 15298, Wilmington, DE 19850
14408038	Email/PDF: cbp@onemainfinancial.com	May 26 2022 23:54:23	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14407039	+ Email/PDF: cbp@onemainfinancial.com	May 26 2022 23:54:00	OneMain Financial, 280 Commons Drive, Du Bois, PA 15801-3808
14724572	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2022 23:54:05	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23451
14680714	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2022 23:54:28	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14408042	+ Email/PDF: rmscedi@recoverycorp.com	May 26 2022 23:54:29	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14672105	Email/Text: bnc-quantum@quantum3group.com	May 26 2022 23:55:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14952078	+ Email/Text: bncmail@w-legal.com	May 26 2022 23:55:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14411032	Email/Text: bankruptcy@bbandt.com	May 26 2022 23:55:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
14407042	+ Email/Text: bankruptcy@bbandt.com	May 26 2022 23:55:00	Sheffield Financial Co, 2554 Lewisville Clemmons, Clemmons, NC 27012-8110
14419818	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 26 2022 23:55:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14407043	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 26 2022 23:55:00	Specialized Loan Servicing, LLC, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386
14407044	+ Email/PDF: gecscdi@recoverycorp.com	May 26 2022 23:54:26	Synch/sleep Number, C/o Po Box 965036, Orlando, FL 32896-0001
14407045	+ Email/PDF: gecscdi@recoverycorp.com	May 26 2022 23:54:24	Synchrony Bank/Pay Pal Smart Conn, P.O. Box 965005, Orlando, FL 32896-5005

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr		Specialized Loan Servicing LLC
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14886291	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

District/off: 0315-7

User: auto

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Date Rcvd: May 26, 2022

Form ID: pdf900

Total Noticed: 34

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Specialized Loan Servicing LLC pawb@fedphe.com
Kenneth P. Seitz	on behalf of Debtor Jason A Rake thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor Danielle S Rake thedebterasers@aol.com
Lisa Cancanon	on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com Llombardi06@law.du.edu
Maria Miksich	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 8